

In re:  
Michelle N. Anderson  
Debtor

Case No. 20-14273-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Feb 01, 2024

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2024:

Recip ID	Recipient Name and Address
db	+ Michelle N. Anderson, 210 Passmore Street, Philadelphia, PA 19111-5221
14555663	+ Asset Maximization Group, Attn: Bankruptcy, Po Box 190191, South Richmond Hill, NY 11419-0191
14559543	#+ Nationstar Mortgage LLC d/b/a Mr. Cooper, c/o Kristen D. Little, Esq., Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
14559337	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, c/o Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 02 2024 00:26:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 02 2024 00:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14555654	+ Email/Text: bncnotifications@phea.org	Feb 02 2024 00:26:00	Aes/pnc Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14555657	+ Email/Text: backoffice@affirm.com	Feb 02 2024 00:26:00	Affirm, Inc., Attn: Bankruptcy, Po Box 720, San Francisco, CA 94104-0720
14555662	+ Email/Text: bncnotifications@phea.org	Feb 02 2024 00:26:00	American Education Services/PHEAA, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14570241	Email/Text: megan.harper@phila.gov	Feb 02 2024 00:26:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14555665	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 02 2024 00:31:30	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14567106	+ Email/PDF: ebn_ais@aisinfo.com	Feb 02 2024 00:31:31	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14555666	+ Email/Text: bankruptcy@philapark.org	Feb 02 2024 00:26:00	City of Philadelphia, Parking Violations Branch, P.O. Box 41818, Philadelphia, PA 19101-1818
14555667	+ Email/PDF: creditonebkn notifications@resurgent.com	Feb 02 2024 00:31:35	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
14603011	Email/Text: ECMCBKNotices@ecmc.org	Feb 02 2024 00:26:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
14573223	Email/PDF: resurgentbkn notifications@resurgent.com		

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Feb 01, 2024

Form ID: 138OBJ

Total Noticed: 27

		Feb 02 2024 00:30:48	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14555669	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 02 2024 00:26:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
14720424	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 02 2024 00:26:00	Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, Texas 75019-4620
14824144	^ MEBN	Feb 02 2024 00:18:43	Nationstar Mortgage LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14720423	+ Email/Text: EBN@brockandscott.com	Feb 02 2024 00:26:00	Nationstar Mortgage LLC, C/O Brock and Scott, PLLC, Attorneys at Law, 8757 Red Oak Blvd., Suite 150, Charlotte, NC 28217-3977
14812637	Email/Text: amps@manleydeas.com	Feb 02 2024 00:26:00	Nationstar Mortgage LLC, c/o Manley Deas Kochalski LLC, PO Box 165028, Columbus, OH 43216-5028
14812861	Email/Text: amps@manleydeas.com	Feb 02 2024 00:26:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, c/o Alyk L. Oflazian, Esquire, Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028
14574542	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 02 2024 00:26:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
14555670	+ Email/Text: ext_ebn_inbox@navyfederal.org	Feb 02 2024 00:26:00	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
14555671	+ Email/Text: ext_ebn_inbox@navyfederal.org	Feb 02 2024 00:26:00	Navy Federal Credit Union, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
14561218	+ Email/Text: bncnotifications@phea.org	Feb 02 2024 00:26:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14555673	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Feb 02 2024 00:25:00	Verizon Wireless, Attn: Verizon Bankruptcy, 500 Technology Dr, Ste 500, Weldon Springs, MO 63304-2225

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14555655	*+	Aes/pnc Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14555656	*+	Aes/pnc Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14555660	*+	Affirm, Inc., Attn: Bankruptcy, Po Box 720, San Francisco, CA 94104-0720
14555661	*+	Affirm, Inc., Attn: Bankruptcy, Po Box 720, San Francisco, CA 94104-0720
14555658	*+	Affirm, Inc., Attn: Bankruptcy, Po Box 720, San Francisco, CA 94104-0720
14555659	*+	Affirm, Inc., Attn: Bankruptcy, Po Box 720, San Francisco, CA 94104-0720
14555664	*+	Asset Maximization Group, Attn: Bankruptcy, Po Box 190191, South Richmond Hill, NY 11419-0191
14555668	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
14603012	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
14555672	*+	Navy Federal Credit Union, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000

TOTAL: 0 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Feb 01, 2024

Form ID: 138OBJ

Total Noticed: 27

**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 03, 2024

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2024 at the address(es) listed below:**

Name	Email Address
ALYK L OFLAZIAN	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper amps@manleydeas.com
ANDREW L. SPIVACK	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper andrew.spivack@brockandscott.com wbecf@brockandscott.com
DAVID M. OFFEN	on behalf of Debtor Michelle N. Anderson dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KRISTEN D. LITTLE	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper KRLITTLE@FIRSTAM.COM
MARIO J. HANYON	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper wbecf@brockandscott.com mario.hanyon@brockandscott.com
MARK A. CRONIN	on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com
MARK A. CRONIN	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmlawgroup.com
PAMELA ELCHERT THURMOND	on behalf of Creditor CITY OF PHILADELPHIA pamela.thurmond@phila.gov
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

---

In Re: Michelle N. Anderson  
Debtor(s)

Case No: 20-14273-mdc  
Chapter: 13

---

***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 2/1/24